



REQUEST FOR PROPOSALS INSURANCE AGENT OF RECORD

The City of La Pine is soliciting Requests for Proposals for Insurance Agent of Record services for the City's risk management program; property, casualty, liability, and auto insurance and for employee insurance and related benefit programs; workers' compensation, medical including vision and prescription coverage, dental, long term disability, life and other risk management services.

BACKGROUND

The City of La Pine, population 1,650, is located in Southern Deschutes County, approximately 28 miles south of Bend. The City Council consists of the Mayor and four council members elected from the city at large. The Mayor is elected by the voters and is not a voting member of the Council, accept in the case of a tie. The City operates under a Council-Manager form of government established via Home Rule Charter. The City Manager and City Attorney are appointed by the City Council and serve at the pleasure of the City Council.

The City of La Pine is organized into four departments with a total of 6 FTE and an operating budget of \$7.4 million. These include the Council-Manager, Community Development and Planning (Contract), Finance (Contract) and Administration, and Public Works. The City operates its own water, wastewater and streets utilities. Garbage collection services are provided by franchise with Wilderness Garbage. Police services are provided by by the Deschutes County Sheriff's Office. Fire and EMS services are provided by the La Pine Rural Fire Protection District.

ISSUING OFFICE

The City Manager is the issuing officer for this Request for Proposal (RFP) and the point of contact for all process, technical and contract questions as well as protests.

City of La Pine
Rick Allen, City Manager
PO Box 2460
La Pine, Oregon 97739 Phone: (541) 536-14332 E-mail: rlallen@ci.lapine.or.us

SUBMISSION DATE AND LOCATION

Each proposer must provide five copies of the proposal; one copy should be marked "Original". The outside of the sealed envelope or box should be marked "**Insurance Agent of Record**" and delivered to the address listed below. The proposals must be physically received by the City by March 18, 2015. Proposers submitting proposals are solely responsible for the means and manner of delivery, and are encouraged to confirm delivery prior to the deadline.

City of La Pine
Ashley Williams
16345 6th Street
P.O. Box 2460
La Pine, Oregon 97739

Telephone, facsimile, or electronically transmitted proposals will not be accepted. Proposals received after the specified date and time will not be given further consideration.

ANTICIPATED RFP SCHEDULE

The City anticipates the following general timeline for this RFP. The anticipated schedule may be changed if it is the City's best interest to do so.

- | | |
|----------------------------------|----------------|
| • RFP Advertised | March 6, 2015 |
| • Proposal Due Date | March 27, 2015 |
| • Evaluate Proposals | April 2015 |
| • Proposer Interviews (optional) | April 2015 |
| • Contract Approval | May 2015 |
| • Commencement of Contract | July 1, 2015 |

SOLICITATION OF DOCUMENTS AND CHANGES

The RFP can be downloaded from the City of La Pine website at <http://www.ci.lapine.or.us/>. It is imperative that those who download the solicitation documents check the website regularly for addenda, clarifications, and other notifications that may be pertinent.

PROPOSAL TERM

It is anticipated that the City of La Pine, will enter into a three year (3-year) agreement which may be extended upon written consent of both parties for an additional two (2) years.

DURATION OF PROPOSAL

Unless otherwise specified proposals must remain valid for at least 90 days. Proposals must be signed by an official authorized to bind the proposer.

PUBLIC RECORD

All proposals submitted are the property of the City of La Pine and are public records. Except for information marked "Proprietary," all documents received by the City are subject to public disclosure after the City selects a contractor. The City will attempt to maintain the confidentiality of materials marked "Proprietary" to the extent possible under Oregon public records law.

INCURRING COSTS

The City is not liable for any cost incurred by proposer prior to issuance of a contract.

SELECTION PROCESS

The City reserves the right to select the consultant on the basis of proposals or to conduct interviews with the highest qualified proposers following evaluation and scoring of the proposals, whichever is determined to best serve the needs of the City. The City reserves to right to seek clarifications of any or all proposals.

Selection Review Committee

The Selection Review Committee will be comprised of at least three members. The role of the Selection Review Committee is to evaluate the proposals submitted and make a recommendation of the award to the City Council.

Upon the completion of the evaluations, the City intends to negotiate a contract with the Proposer whose proposal is deemed to be in the best interest of the City of La Pine.

PROPOSAL FORM AND CONTENT

Proposals should be prepared in generally the following format for the ease of the selection committee in reviewing multiple proposals:

1. **Letter of Transmittal:** All Proposals must include a cover letter signed by a person legally authorized to bind the applicant to its Proposal, see Exhibit B.
2. **Experience and Qualifications:** List the key personnel and qualifications relative to the scope of work (Exhibit A) of this RFP; including but not limited to a description of education, certificates or licenses, professional background, experience, skills, expertise and training.
3. **Response to Scope of Work:** A statement of how the Agent will provide services and address the scope of work (Exhibit A) of this RFP.
4. **Compensation:** Discussion of proposed method of compensation. The City anticipates a commission basis method but is willing to consider alternative proposals. Proposer should submit a flat rate in the event there are additional services beyond the scope of the RFP are required.
5. **Additional Services:** Provide descriptions of any other services the Agent would propose to include within the base cost of the proposal.
6. **References:** Provide a representative listing of municipal governments for whom the Proposer is currently or has previously provided Risk Management and Insurance Broker Consulting Services, within the last three (3) years. Provide government contact name, phone number, and email address. Oregon references are preferred. . The City reserves the right to explore the background, previous experience, training, financial affairs or related matters of any firm of individual under consideration for this contract.
7. **Community Involvement:** A discussion of the proposer's use of local resources and/or their community involvement.

8. Proposer's Warranty: Exhibit B

9. Other:

- A statement disclosing whether the Agent or any of its staff who would work on this contract have ever been sued or been subject to professional discipline in connection with acting as Insurance Agent of Record for any client or related services. If such lawsuits or disciplinary actions have occurred, please summarize the allegations, when they occurred, and indicate the outcome of the proceedings.
- Indicate the Agent's approximate annual property/casualty premium volume from public entities.

EVALUATION CRITERIA AND SCORING

Proposal Minimum Qualifications

The City's Insurance Agent of Record shall meet the following minimum qualifications:

1. Be licensed by the Insurance Commissioner of the State of Oregon;
2. Have relevant experience with public sector accounts of similar size and scope of services;
3. The Agent assigned to the City must have a minimum of five years of active experience in the public sector in insurance and risk management fields.

Evaluation Criteria and Scoring

Each proposal will be judged on its completeness and quality of its content. The evaluation process will begin with an analysis of each proposal using the evaluation criteria below.

- Experience and Qualifications
- Public Sector Pool Experience
- Compensation
- References
- Community Involvement

The City of La Pine may reject any proposal not in compliance with all the prescribed public proposal procedures and requirements, and may reject for good cause any or all proposals in accordance with ORS 279B.100.

MODIFICATION / WITHDRAWAL

Unless otherwise specified, modification of the proposal will not be permitted; however a proposer may withdraw his or her Proposal at any time prior to the scheduled closing time for receipt of Proposals; any proposer may withdraw his or her Proposal, either personally or by written request to the Issuing Office. Withdrawal of Proposal shall not disqualify the proposer from submitting another Proposal provided the time of receipt of Proposals has not expired.

SCOPE OF WORK

The City objective is to identify the best available Insurance Agent of Record. The Insurance Agent of Record shall:

- a. Be knowledgeable with all federal and state of Oregon laws, and must comply with all Oregon laws and practices, as well as ordinances, resolutions, and policies of the City of La Pine;
- b. Have experience providing Risk Management and Insurance Brokerage Consulting Services to Oregon municipalities; and
- c. Attend Citycounty Insurance Services (CIS) agent training within the last twelve months.

The following is the scope of services Insurance Agent of Record is required to provide to the City of La Pine as components of Risk Management Program.

I. Risk Analysis

- i Knowledge on CIS annual reports to the City that provides a complete insurance schedule, annual and cumulative loss histories.
- ii Assist City staff in updating and maintaining the City's Risk Management policy.
- iii Assist City staff in preparing the Risk Management Annual report each fiscal year.
- iv Provide replacement valuation for facilities, building, and equipment based upon original costs or professional appraisals.
- v Monitor claims trends and identify the City's risk exposure and develop solutions.

- vi Assist with the implementation of risk elimination and transfer alternatives approved by the City. This includes, but is not limited to, citywide safety committee meetings.
- vii Respond to audit findings, if any, offering recommendations for either compliance or alternatives.

II. Insurance Administration

- i Assist the City staff with all claims and losses, including expediting settlements of first party losses covered by insurance; review procedures, reserves, and settlements of third party claims.
- ii Assist City staff in updating and reporting to the insurance carrier any changes in their Property, Scheduled Equipment and Automobile insurance schedules.
- iii Assisting all areas of accounting for risk management costs, which includes:
 - a. Allocating costs by departments and funds, and
 - b. Checking and reviewing all rates.
- iv Annually review contract language relative to risk management, including insurance policies, personal service agreements, and ‘Hold Harmless’ clauses in leases or other contracts.

III. Financial Analysis

- i Provide budget planning estimates for insurance premiums.
- ii Provide cost-benefit analysis for any changes in insurance coverage or reallocation of risk management funds.
- iii Assist with premium allocation of City insurance premiums each year for annual budget planning and preparation.

IV. General Risk Management Services

- i Advise the City of developments in the insurance market; rate, value, and other cost trends; indications of any problems emerging in the account; and other facts which might affect the City's risk management program.
- ii Review with City staff and Legal Counsel the appropriate property, liability, automobile, and workers' compensation claim reporting procedures.
- iii Schedule quarterly meetings with City staff to review claim history and make risk management recommendations based on loss trends.

V. Other General Services

- i Establish and maintain an effective and professional working relationship with City staff.
- ii Meet with City staff to explain insurance procedures and coverage.
- iii Attend City Council and Budget Committee meetings when requested.
- iv Review legislative activities, and advise City staff concerning the effects of legislative changes on insurance coverage and costs.
- v Advise the City of other services available from agencies or insurance companies.
- vi Provide professional advice on a specific project basis, and general consultation on public property and contracting matters, as needed.
- vii Attend the CIS annual conference and advise staff of upcoming changes in property, liability, health care insurance changes, trends in the short and long term insurance developments, and other risk management trends.

PROPOSER'S WARRANTY

TO: City of La Pine, Oregon

PROPOSAL OF: _____

() an individual () a partnership () a corporation (please mark the appropriate box) organized under the laws of the State of _____.

The undersigned, having carefully read and considered the Request for Proposal to provide Insurance Agent of Record services for the City of La Pine, Oregon does hereby offer to perform such services on behalf of the City, in the manner described and subject to the terms and conditions set forth in the attached proposal. Services will be performed at the rates set forth in the Proposal.

OFFEROR

Company Name

BY _____
Signature of Authorized Representative Please print name

PRINCIPAL OFFICE ADDRESS

Federal tax ID _____ State ID _____

Street Address _____

City _____ County _____

State _____ Zip Code _____

Telephone _____ Facsimile _____

E-Mail Address _____

THIS FORM MUST ACCOMPANY ALL PROPOSALS